Case 09-45382 Doc 1 Filed 11/30/09 Entered 11/30/09 16:56:45 Desc Main Document Page 1 of 43

B1 (Official	Form 1)(1/	08)				oarriorr		490 ± 0	0			
			United No			ruptcy of Illino		t			Vo	luntary Petition
	ebtor (if ind gton, Mai		er Last, First	, Middle):			Nam	Name of Joint Debtor (Spouse) (Last, First, Middle):				
	All Other Names used by the Debtor in the last 8 years include married, maiden, and trade names):						used by the , maiden, and			8 years		
Last four di	one, state all)	Sec. or Indi	ividual-Taxp	ayer I.D. (	(ITIN) No./	Complete E	IN Last	four digits of ore than one, s	of Soc. Sec. or state all)	r Individual-	Taxpayer l	I.D. (ITIN) No./Complete EIN
Street Addr	ess of Debto uth 22nd	*	Street, City,	and State)	):	ZID C. J.		et Address of	f Joint Debtor	r (No. and St	reet, City,	,
					Г	ZIP Code <b>60104</b>	;					ZIP Code
County of F	Residence or	of the Prin	cipal Place o	of Busines			Cou	nty of Reside	ence or of the	Principal Pl	ace of Bus	siness:
Mailing Add P.O. Bo Maywoo	x 1022	otor (if diffe	erent from str	eet addres	ss):			ing Address	of Joint Debt	tor (if differe	ent from str	reet address):
					Г	ZIP Code <b>60153</b>	;					ZIP Code
	Principal A from street		siness Debto	r		00100	•					,
Type of Debtor (Form of Organization) (Check one box)  ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership			Nature of Business (Check one box) Health Care Business Single Asset Real Estate as defin 11 U.S.C. § 101 (51B) Railroad Stockbroker Commodity Broker				Chap	the 1 ter 7 ter 9 ter 11 ter 12	Petition is F	hapter 15 f a Foreign	Punder Which k one box)  Petition for Recognition Main Proceeding  Petition for Recognition Nonmain Proceeding	
☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.) ☐ Clearing Bank ☐ Other ☐ Tax-Exempt ☐ Check box, if ap ☐ Debtor is a tax-exem under Title 26 of the Code (the Internal R			x, if applicable exempt orgother the Unite	e) ganization ed States	define	are primarily co d in 11 U.S.C. a red by an indivi onal, family, or	(Checonsumer debts § 101(8) as idual primarily	y for	Debts are primarily business debts.			
_		_	ee (Check o	ne box)			_	k one box:		Chapter 11		
☐ Filing F attach si is unable ☐ Filing F	igned applic e to pay fee ee waiver re	d in installn ation for the except in ir equested (ap	nents (applic e court's com nstallments. I oplicable to c e court's com	sideration Rule 1006 hapter 7 i	certifying t (b). See Offi ndividuals	that the debicial Form 3A only). Must	tor Chec	Debtor is it if: Debtor's to insider it all applical A plan is Acceptan	not a small b aggregate not s or affiliates; able boxes: being filed w ces of the pla	ncontingent l are less that with this petition were solici	or as defin liquidated n \$2,190,0 ion. ited prepet	n 11 U.S.C. § 101(51D).  led in 11 U.S.C. § 101(51D).  debts (excluding debts owed 100).  debts from one or more S.C. § 1126(b).
☐ Debtor 6	estimates tha	at funds will at, after any	ation  I be available exempt proper for distribut	erty is ex	cluded and	administrat		ses paid,		THIS	S SPACE IS	FOR COURT USE ONLY
Estimated N	Number of C  50- 99	reditors  100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	□ 25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated A  \$0 to \$50,000	Assets  \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,0 to \$500 million	11 \$500,000,001 to \$1 billion				
Estimated L  \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,0 to \$500 million	5500,000,000 to \$1 billion				

Case 09-45382 Doc 1 Filed 11/30/09 Entered 11/30/09 16:56:45 Desc Main Document Page 2 of 43

<b>B1 (Official For</b>	m 1)(1/08)	Page 2 01 43	Page 2
Voluntar	y Petition	Name of Debtor(s): Washington, Mary	
(This page mu	st be completed and filed in every case)	washington, mary	
	All Prior Bankruptcy Cases Filed Within Last	t 8 Years (If more than two, attach ac	dditional sheet)
Location Where Filed:	- None -	Case Number:	Date Filed:
Location Where Filed:		Case Number:	Date Filed:
Pe	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more tha	n one, attach additional sheet)
Name of Debt - None -	or:	Case Number:	Date Filed:
District:		Relationship:	Judge:
	Exhibit A		xhibit B 1 whose debts are primarily consumer debts.)
forms 10K a pursuant to S and is reques	eleted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.)  A is attached and made a part of this petition.	I, the attorney for the petitioner name have informed the petitioner that [he 12, or 13 of title 11, United States Co under each such chapter. I further cer required by 11 U.S.C. §342(b).  X /s/ Gregory K. Stern	d in the foregoing petition, declare that I or she] may proceed under chapter 7, 11, de, and have explained the relief available tify that I delivered to the debtor the notice  November 25, 2009
		Signature of Attorney for Debtor(s Gregory K. Stern 618338	
	Exh	<u>l</u> iibit C	
l	or own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.	pose a threat of imminent and identifiable	e harm to public health or safety?
	Exh	nibit D	
-	leted by every individual debtor. If a joint petition is filed, ea	-	a separate Exhibit D.)
If this is a joi	D completed and signed by the debtor is attached and made nt petition:	a part of this petition.	
· -	D also completed and signed by the joint debtor is attached a	and made a part of this petition.	
	Information Regardin	_	
_	(Check any ap Debtor has been domiciled or has had a residence, princip		ets in this District for 180
_	days immediately preceding the date of this petition or for		
	There is a bankruptcy case concerning debtor's affiliate, go		
	Debtor is a debtor in a foreign proceeding and has its princ this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	s in the United States but is a defenda	int in an action or
	Certification by a Debtor Who Reside (Check all app		rty
	Landlord has a judgment against the debtor for possession		, complete the following.)
	(Name of landlord that obtained judgment)		
	(		
	(Address of landlord)		
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment		
	Debtor has included in this petition the deposit with the coafter the filing of the petition.		•
	Debtor certifies that he/she has served the Landlord with the	his certification. (11 U.S.C. § 362(l)).	

#### B1 (Official Form 1)(1/08)

### **Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

Washington, Mary

#### Signatures

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

### X /s/ Mary Washington

Signature of Debtor Mary Washington

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

November 25, 2009

Date

#### Signature of Attorney\*

#### X /s/ Gregory K. Stern

Signature of Attorney for Debtor(s)

#### Gregory K. Stern 6183380

Printed Name of Attorney for Debtor(s)

#### Gregory K. Stern, P.C.

Firm Name

53 West Jackson Boulevard **Suite 1442** Chicago, IL 60604

Address

#### (312) 427-1558 Fax: (312) 427-1289

Telephone Number

#### November 25, 2009

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

## Case 09-45382 Doc 1 Filed 11/30/09 Entered 11/30/09 16:56:45 Desc Main Document Page 4 of 43

B 1D(Official Form 1, Exhibit D) (12/08)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Mary Washington		Case No.	
		Debtor(s)	Chapter	7

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

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## Case 09-45382 Doc 1 Filed 11/30/09 Entered 11/30/09 16:56:45 Desc Main Document Page 5 of 43

B 1D(Official Form 1, Exhibi	t D) (12/08) - Cont.
□ Incapac	eity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency	so as to be incapable of realizing and making rational decisions with respect to
financial responsi	ibilities.);
□ Disabil	ity. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reas	onable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Intern	net.);
□ Active	military duty in a military combat zone.
	States trustee or bankruptcy administrator has determined that the credit counseling . § 109(h) does not apply in this district.
I certify under p	enalty of perjury that the information provided above is true and correct.
Signature of Debtor:	/s/ Mary Washington

Mary Washington

Date: November 25, 2009

Case 09-45382 Doc 1 Filed 11/30/09 Entered 11/30/09 16:56:45 Desc Main Document Page 6 of 43

B6 Summary (Official Form 6 - Summary) (12/07)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Mary Washington		Case No		
-		Debtor	,		
			Chapter	7	

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	289,000.00		
B - Personal Property	Yes	3	17,655.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		437,831.09	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		22,710.23	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			5,170.26
J - Current Expenditures of Individual Debtor(s)	Yes	2			5,167.87
Total Number of Sheets of ALL Schedu	ıles	18			
	T	otal Assets	306,655.00		
			Total Liabilities	460,541.32	

Case 09-45382 Doc 1 Filed 11/30/09 Entered 11/30/09 16:56:45 Desc Main Document Page 7 of 43

Form 6 - Statistical Summary (12/07)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Mary Washington		Case No.		
•		Debtor	<b>-</b> ,		
			Chapter	7	

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

#### State the following:

Average Income (from Schedule I, Line 16)	5,170.26
Average Expenses (from Schedule J, Line 18)	5,167.87
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	6,197.30

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY"     column		135,181.09
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		22,710.23
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		157,891.32

Case 09-45382 Doc 1 Filed 11/30/09 Entered 11/30/09 16:56:45 Desc Main Document Page 8 of 43

B6A (Official Form 6A) (12/07)

In re	Mary Washington	Case No	
-		Debtor	

#### SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
212 South 22nd Avenue, Bellwood IL -Two Flat/Residence	Fee Simple	-	190,000.00	228,873.07
2417 South 19th Ave, Broadview, IL - Single Family Residence	Fee Simple	-	99,000.00	189,409.25

Sub-Total > 289,000.00 (Total of this page)

Total > **289,000.00** 

**0** continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

Case 09-45382 Doc 1 Filed 11/30/09 Entered 11/30/09 16:56:45 Desc Main Document Page 9 of 43

B6B (Official Form 6B) (12/07)

In re	Mary Washington	,	Case No.	
	<u> </u>	Dobtor		

### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	X			
2.	Checking, savings or other financial	Ch	ecking Account, Bank of America	-	400.00
	accounts, certificates of deposit, or shares in banks, savings and loan,	Sav	vings Account, Bank of America	-	0.00
	thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or	Sav	vings Account, JP Morgan Chase Bank	-	25.00
	cooperatives.	Ch	ecking Account, Charter One Bank	-	0.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	Util	lity Security Deposit - Commonwealth Edison	-	130.00
4.	Household goods and furnishings, including audio, video, and computer equipment.	Kite Co	Vs, DVD, Living Room Set, Dining Room Set, chen Table & Chairs, 2 Bedroom Sets, okware, Kitchenware, Linens & Misc. Personal operty	-	1,400.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.	Ne	cessary Wearing Apparel	-	200.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Ter	rm Life Insurance, State Farm	-	0.00
10.	Annuities. Itemize and name each issuer.	x			
			(Tota	Sub-Total of this page)	al > <b>2,155.00</b>

<sup>2</sup> continuation sheets attached to the Schedule of Personal Property

Case 09-45382 Doc 1 Filed 11/30/09 Entered 11/30/09 16:56:45 Desc Main Document Page 10 of 43

 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In	re Mary Washington		Debtor ,	Case No.	
	4	COLLED		/DX 7	
		SCHED	COntinuation Sheet)	TY	
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	х			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	401K	Through Employer	-	Unknown
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.				
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
				Sub-Tota	al > <b>0.00</b>
			(7	Sub-10ta (Fotal of this page	11 / <b>U.UU</b>

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

Doc 1 Filed 11/30/09 Entered 11/30/09 16:56:45 Desc Main Case 09-45382 Page 11 of 43 Document

 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re Mary Washington Case No	
-------------------------------	--

Debtor

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and	200	5 Grand Prix	-	11,000.00
	other vehicles and accessories.	200	5 Ford Focus (Joint with Daughter)	-	4,500.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > 15,500.00 (Total of this page)

Total >

17,655.00

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

Case 09-45382 Doc 1 Filed 11/30/09 Entered 11/30/09 16:56:45 Desc Main Document Page 12 of 43

B6C (Official Form 6C) (12/07)

In re	Mary Washington		Case No.	
		Debtor	<del>-</del> /	

### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.
□ 11 U.S.C. §522(b)(2)	
■ 11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property 212 South 22nd Avenue, Bellwood IL -Two Flat/Residence	735 ILCS 5/12-901	15,000.00	190,000.00
Household Goods and Furnishings 3 TVs, DVD, Living Room Set, Dining Room Set, Kitchen Table & Chairs, 2 Bedroom Sets, Cookware, Kitchenware, Linens & Misc. Personal Property	735 ILCS 5/12-1001(b)	1,400.00	1,400.00
Wearing Apparel Necessary Wearing Apparel	735 ILCS 5/12-1001(a)	200.00	200.00
Interests in IRA, ERISA, Keogh, or Other Pension of 401K Through Employer	or Profit Sharing Plans 735 ILCS 5/12-1006	100%	Unknown
Automobiles, Trucks, Trailers, and Other Vehicles 2005 Ford Focus (Joint with Daughter)	735 ILCS 5/12-1001(c)	2,400.00	4,500.00

Total: 19,000.00 196,100.00

Case 09-45382 Doc 1 Filed 11/30/09 Entered 11/30/09 16:56:45 Desc Main Page 13 of 43 Document

B6D (Official Form 6D) (12/07)

In re	Mary Washington	Case No.
•		, Debtor

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	A H H	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	COZH_ZGEZ	UNLLQULDAT	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxx0106  Bank Of America Home Loans P.O. Box 5170 Simi Valley, CA 93093-5170		-	First Mortgage 212 South 22nd Avenue, Bellwood IL -Two Flat/Residence  Value \$ 190,000.00	T	TED		181,058.64	0.00
Account No. xxxxx0098  Bank Of America Home Loans P.O. Box 5170 Simi Valley, CA 93093-5170		-	Second Mortgage  212 South 22nd Avenue, Bellwood IL -Two Flat/Residence  Value \$ 190,000.00				47,814.43	38,873.07
Account No. xxxx4243  Bank Of America Home Loans 7105 Corporate Drive Plano, TX 75024		-	2004  First Mortgage  2417 South 19th Ave, Broadview, IL - Single Family Residence  Value \$ 99,000.00				160,000.00	61,000.00
Account No. xxxx0004  Ford Motor Credit P.O. Box 790093 Saint Louis, MO 63179	x	\ \ -	Retail Installment Contract  2005 Ford Focus (Joint with Daughter)  Value \$ 4,500.00				2,400.00	0.00
continuation sheets attached		<u> </u>	1,000.00	Subt his p		_	391,273.07	99,873.07

Case 09-45382 Doc 1 Filed 11/30/09 Entered 11/30/09 16:56:45 Desc Main Page 14 of 43 Document

 $B6D\ (Official\ Form\ 6D)\ (12/07)$  - Cont.

In re	Mary Washington	Case No.	
-		Debtor	

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS	C O D E	н	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,  NATURE OF LIEN, AND	C O N T	UNLL	S P	AMOUNT OF CLAIM WITHOUT	UNSECURED
INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	C 1 M	NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	LNGEN	QUIDAT	U T F	DEDUCTING VALUE OF COLLATERAL	PORTION, IF ANY
Account No. xxxxxx8430			Second Mortgage	Т	E D			
Franklin Credit 101 Hudson Street 25th Floor Jersey City, NJ 07302		-	2417 South 19th Ave, Broadview, IL - Single Family Residence					
	L		Value \$ 99,000.00			Ц	29,409.25	29,409.25
Account No.			May 2009					
Overland Bond & Investment Corporat			Retail Installment Contract					
4701 West Fullerton Chicago, IL 60639		-	2005 Grand Prix					
			Value \$ 11,000.00	1			15,984.00	4,984.00
Account No. xxxx xxxx xxxx 7294	t		2008			П	10,001100	.,0000
Value City Furniture			Purchase Money Security Interest					
P.O. Box 182273 Columbus, OH 43218-2273		-	Couch and Dining Room Table & Chairs					
			Value \$ 250.00				1,164.77	914.77
Account No.								
			Value \$	1				
Account No.						П		
	1							
				4				
		_	Value \$	Subt		$\coprod_{1}$		
Sheet <u>1</u> of <u>1</u> continuation sheets atta Schedule of Creditors Holding Secured Claim		d to	(Total of				46,558.02	35,308.02
Selective of Creations Holding Secured Claims				T	`ota	al	437,831.09	135,181.09
			(Report on Summary of S	ched	lule	es)		

Case 09-45382 Doc 1 Filed 11/30/09 Entered 11/30/09 16:56:45 Desc Main Page 15 of 43 Document

B6E (Official Form 6E) (12/07)

In re	Mary Washington	Case No.
	<u> </u>	,
		Debtor

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled t priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relations a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sale representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busine whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federa Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 09-45382 Doc 1 Filed 11/30/09 Entered 11/30/09 16:56:45 Desc Main Document Page 16 of 43

B6F (Official Form 6F) (12/07)

In re	Mary Washington		Case No.	
•		Debtor	,	

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

			r				
CREDITOR'S NAME,	CO	Н	usband, Wife, Joint, or Community	S	U N	P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	DEBTOR	H W	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETORE SO STATE	CONFINGEN	QU	SPUTE	AMOUNT OF CLAIM
Account No. xxxx6318			2009 & Prior Years Services	T	DATED		
ADT Security Services 1600 Oakbrook Drive Suite 540 Norcross, GA 30093		_	Services		ט		234.38
Account No.	T	T		T	┢	T	
Tate & Kirlin Associates 2810 Southampton Road Philadelphia, PA 19154			Representing: ADT Security Services				Notice Only
Account No. xxx4348			2009		Т		
Advanced Medical Imaging Center 111 North Wabash Suite 620 Chicago, IL 60602		_	Services				281.60
Account No. xxxxxxxx8490	╁	╁	2009	+	┢		
AT&T P.O. Box 27-866 Kansas City, MO 64184-0866		_	Utilities				421.76
A continuation about attached		_		Sub	tota	ıl	027.74
_4 continuation sheets attached			(Total of t	his	pag	ge)	937.74

Case 09-45382 Doc 1 Filed 11/30/09 Entered 11/30/09 16:56:45 Desc Main Page 17 of 43 Document

 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	Mary Washington		Case No.	
_		Debtor		

	1.			<del>-</del>		-	1
CREDITOR'S NAME,	0	1	sband, Wife, Joint, or Community		U N L	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	Q	SPUTED	AMOUNT OF CLAIM
Account No.				] ⊤	T E		
Enhanced Recovery Corporation 8014 Bayberry Road Jacksonville, FL 32256-7412			Representing: AT&T		D		Notice Only
Account No. xxxx xxxx xxxx 5587	╁	┢	2009 & Prior Years	+	$\vdash$	H	
Capital One P.O. Box 30285 Salt Lake City, UT 84130-0285		-	Periodic Purchases - Cash Advances				4,177.63
Account No. xxxx xxxx xxxx 4759	╀	_	2009 & Prior Years	+	_	┢	1,11100
Capital One P.O. Box 30285 Salt Lake City, UT 84130-0285		-	Periodic Purchases				626.83
Account No.			2009	T			
Charter One Bank 1 Citizens Drive Riverside, RI 02915		-	Overdraft				1,202.75
Account No.	t			$\top$	H		
Associated Credit Services, Inc. 105B South Street P.O. Box 9100 Hopkinton, MA 01748-9100			Representing: Charter One Bank				Notice Only
Sheet no1 of _4 sheets attached to Schedule of				Subt			6,007.21
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	3,557.121

Case 09-45382 Doc 1 Filed 11/30/09 Entered 11/30/09 16:56:45 Desc Main Page 18 of 43 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Mary Washington	Case No	
_		Debtor	

	1	ш.,	sband, Wife, Joint, or Community	$\exists c$	U	Ь	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CORFLEGUER	ONLIQUIDATED	I S P U T E D	AMOUNT OF CLAIM
Account No. xxxx xxxx xxxx xxx4 872			2009	٦т	T E		
Dell Financial Services P.O. Box 81577 Austin, TX 78708-1577		-	Periodic Purchases		D		1,536.47
Account No. xxxxxx4144	+		2009 Deficiency on Repossessed Vehicle	+			1,000111
Harris N.A. 3800 Golf Road Suite 300 Rolling Meadows, IL 60008		-					
							1,646.83
Account No. xxxx xxxx xxxx 5673  Home Depot Credit Services P.O. Box 689100 Des Moines, IA 50368-9100		-	2009 & Prior Years Periodic Purchases				888.85
Account No. xxxx xxxx xxxx 6800  HSBC Retail Services - Best Buy P.O. Box 17298 Baltimore, MD 21297-1298		-	2009 & Prior Years Periodic Purchases				1,535.53
Account No. xxxx xxxx xxxx 6427  HSBC Retail Services - David's Bridal P.O. Box 17602  Baltimore, MD 21297-1602		-	2009 Periodic Purchases				1,030.03
							1,175.73
Sheet no. <b>2</b> of <b>4</b> sheets attached to Schedule o Creditors Holding Unsecured Nonpriority Claims	f	1	(Total of	Sub			6,783.41

Case 09-45382 Doc 1 Filed 11/30/09 Entered 11/30/09 16:56:45 Desc Main Page 19 of 43 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Mary Washington	Case No	
_		Debtor	

CREDITOR'S NAME,	CO	Ηι	usband, Wife, Joint, or Community	C	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	A A H		CONTINGENT	LIQUIDATED	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxx-xxx4-380			2009 & Prior Year	Т	T E		
Kohl's P.O. Box 3043 Milwaukee, WI 53201-3043		-	Periodic Purchases		D		648.90
Account No. xx4575	1		2009				
Radiology Consultants, Ltd. 1730 Park Street Suite 101 Naperville, IL 60563		-	Services				98.01
Account No. xx6953	╀		2009	_			
Riley Heating & CoolingCo. c/o Creditor's Alliance P.O. Box 1288 Bloomington, IL 61702	-	-	Services				546.09
Account No. xxxxx-xxxxx-xxxx0002	╁		2009				
The Payday Loan Store of Illinois 1900 East Roosevelt Road Broadview, IL 60155		-	Loan				2,931.54
Account No. xxxx-xxxx-7294	T	T	2009	T			
Value City Furniture P.O. Box 182273 Columbus, OH 43218-2273		_	Periodic Purchases				1,164.77
Sheet no. <b>3</b> of <b>4</b> sheets attached to Schedule of				Sub			5,389.31
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	e)	0,000.01

Case 09-45382 Doc 1 Filed 11/30/09 Entered 11/30/09 16:56:45 Desc Main Document Page 20 of 43

 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	Mary Washington	Case No	
		Debtor	

	_	_		_	_		
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community		U	P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	LIQUIDATED	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxx xxxx xxxx 1849			2009	Τ̈́	Ę		
Wells Fargo Financial Bank 3201 North 4th Avenue Sioux Falls, SD 57104-0700		_	Periodic Purchases		Ď		3,592.56
A (N)				+	╁	╁	,
Account No.							
Account No.				+	+	-	
Account No.							
Account No.							
Sheet no. <b>4</b> of <b>4</b> sheets attached to Schedule of				Sub	tota	ıl	0.500.50
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	3,592.56
			(Report on Summary of So		Γota dule		22,710.23

Case 09-45382 Doc 1 Filed 11/30/09 Entered 11/30/09 16:56:45 Desc Main Document Page 21 of 43

B6G (Official Form 6G) (12/07)

_		~	
In re	Mary Washington	Case No.	
_			
		Debtor	

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

**River Park Realty** 

**Exclusive Listing Agreement For Sale Of Broadview Property** 

Troy Roberts 212 S. 22nd Bellwood, IL 60104 **Month to Month Lease** 

Case 09-45382 Doc 1 Filed 11/30/09 Entered 11/30/09 16:56:45 Desc Main Document Page 22 of 43

B6H (Official Form 6H) (12/07)

In re	Mary Washington	Case No.	
-		D 14	•
		Debtor	

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

Ashley Young 212 South 22nd Ave Bellwood, IL 60104 Ford Motor Credit P.O. Box 790093 Saint Louis, MO 63179

## Case 09-45382 Doc 1 Filed 11/30/09 Entered 11/30/09 16:56:45 Desc Main Document Page 23 of 43

**B6I (Official Form 6I) (12/07)** 

In re	Mary Washington		Case No.	
		Debtor(s)		

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	Debtor's Marital Status: DEPENDENTS OF DEBTOR AND SPOUSE				
	RELATIONSHIP(S):	AGE(S):			
Married	Daughter	17			
Employment:	DEBTOR	l	SPOUSE		
Occupation	Administrative Assistant				
Name of Employer	Appraisal Research Counselors				
How long employed	12 years				
Address of Employer	400 East Randolph, Suite 715 Chicago, IL 60601				
INCOME: (Estimate of average	or projected monthly income at time case filed)		DEBTOR		SPOUSE
	nd commissions (Prorate if not paid monthly)	\$	3,625.00	\$	N/A
2. Estimate monthly overtime		\$	0.00	\$	N/A
3. SUBTOTAL		\$_	3,625.00	\$	N/A
4. LESS PAYROLL DEDUCTIO	DNS				
a. Payroll taxes and social s		\$	618.06	\$	N/A
b. Insurance	•	\$	221.68	\$	N/A
c. Union dues		\$	0.00	\$	N/A
d. Other (Specify):		\$	0.00	\$	N/A
_		\$	0.00	\$	N/A
5. SUBTOTAL OF PAYROLL D	DEDUCTIONS	\$	839.74	\$	N/A
6. TOTAL NET MONTHLY TA	KE HOME PAY	\$	2,785.26	\$	N/A
7. Regular income from operation	n of business or profession or farm (Attach detailed statemen	t) \$	0.00	\$	N/A
8. Income from real property		\$	625.00	\$	N/A
9. Interest and dividends		\$	0.00	\$	N/A
dependents listed above	port payments payable to the debtor for the debtor's use or the	nat of \$	0.00	\$	N/A
11. Social security or government	t assistance				
(Specify):		_ \$ _	0.00	\$	N/A
		_ \$	0.00	\$	N/A
12. Pension or retirement income		\$	0.00	\$	N/A
13. Other monthly income	naama	¢	1 760 00	¢	NI/A
(Specify): Husband's I	ncome	- \$ <u> </u>	1,760.00 0.00	\$ <u></u>	N/A N/A
				·	,, .
14. SUBTOTAL OF LINES 7 TH	HROUGH 13	\$	2,385.00	\$	N/A
15. AVERAGE MONTHLY INC	COME (Add amounts shown on lines 6 and 14)	\$	5,170.26	\$	N/A
16. COMBINED AVERAGE MO	ONTHLY INCOME: (Combine column totals from line 15)		\$	5,170.2	26

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Case 09-45382 Doc 1 Filed 11/30/09 Entered 11/30/09 16:56:45 Desc Main Document Page 24 of 43

B6J (Official Form 6J) (12/07)

In re	Mary Washington		Case No.	
		Debtor(s)		

### SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22.		ge monthly
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	ete a separat	te schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	2,466.87
a. Are real estate taxes included? Yes X No		
b. Is property insurance included? Yes X No		
2. Utilities: a. Electricity and heating fuel	\$	210.00
b. Water and sewer	\$	100.00
c. Telephone	\$	155.00
d. Other Cable & Internet	\$	80.00
3. Home maintenance (repairs and upkeep)	\$	100.00
4. Food	\$	400.00
5. Clothing	\$	100.00
6. Laundry and dry cleaning	\$	55.00
7. Medical and dental expenses	\$	40.00
8. Transportation (not including car payments)	\$	205.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	50.00
10. Charitable contributions	\$	40.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	79.00
c. Health	\$	0.00
d. Auto	\$	97.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)	•	0.00
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	444.00
b. Other Second Mortgage	\$	191.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other See Detailed Expense Attachment	\$	355.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	5,167.87
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:	_	
20. STATEMENT OF MONTHLY NET INCOME	Ф	F 470 00
a. Average monthly income from Line 15 of Schedule I	\$	5,170.26
b. Average monthly expenses from Line 18 above c. Monthly net income (a. minus b.)	\$	5,167.87 2.39
c. Monthly net income (a. minus b.)	LD .	۷.39

Case 09-45382	Doc 1	Filed 11/30/09	Entered 11/30/09 16:56:45	Desc Main
		Document	Page 25 of 43	

B6J (Official Form 6J) (12/07)
In re Mary Washington

3	
	Case No.

Debtor(s)

### SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

**Detailed Expense Attachment** 

### **Other Expenditures:**

Parking/Public Transportation	\$	130.00
Haircuts, Personal Items	<del></del>	100.00
School Activities & Expenses	\$	125.00
Total Other Expenditures	<u> </u>	355.00

Case 09-45382 Doc 1 Filed 11/30/09 Entered 11/30/09 16:56:45 Desc Main Document Page 26 of 43

B6 Declaration (Official Form 6 - Declaration). (12/07)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Mary Washington			Case No.	
			Debtor(s)	Chapter	7
	DECLARATION C	ONCERN	NING DEBTOR'S SO	CHEDUL	ES
	DECLARATION UNDER 1	PENALTY (	OF PERJURY BY INDIV	IDUAL DE	BTOR
	I declare under penalty of perjury the sheets, and that they are true and correct to the				es, consisting of20
Date	November 25, 2009	Signature	/s/ Mary Washington Mary Washington		
			Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Case 09-45382 Doc 1 Filed 11/30/09 Entered 11/30/09 16:56:45 Desc Main Document Page 27 of 43

B7 (Official Form 7) (12/07)

### United States Bankruptcy Court Northern District of Illinois

In re	Mary Washington		Case No.	
		Debtor(s)	Chapter	7

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$40,000.00 2007: Wages (Estimated)

\$40,115.00 2008: Wages \$38,062.50 2009: Wages

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$6,875.00 2009: Rental Income

#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR Overland Bond & Investment Corporat 4701 West Fullerton Chicago, IL 60639	DATES OF PAYMENTS September - November 2009	AMOUNT PAID \$1,332.00	AMOUNT STILL OWING \$15,984.00
Bank Of America Home Loans P.O. Box 5170 Simi Valley, CA 93093-5170	September - November 2009	\$7,400.61	\$181,058.64

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
TRANSFERS TRANSFERS OWING

NAME AND ADDRESS OF CREDITOR

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both

spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT

AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY

AND LOCATION

DISPOSITION

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

#### 7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY Kia Amanti; \$5,000 DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS Car Accident; Insurance Proceeds Paid to Secured Creditor - Harris N.A.

DATE OF LOSS June 2009

### Case 09-45382 Doc 1 Filed 11/30/09 Entered 11/30/09 16:56:45 Desc Main Document Page 30 of 43

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Gregory K. Stern, P.C. 53 West Jackson Boulevard Suite 1442 Chicago, IL 60604 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 11/09 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$867.00

4

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER DESCRIPTION AND VALUE OF PROPERTY

#### 15. Prior address of debtor

None If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

LOCATION OF PROPERTY

NAME USED DATES OF OCCUPANCY **ADDRESS** 2004 - October, 2009 2417 South 19th Ave, Broadview, Illinois

#### 16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL. SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF **ENVIRONMENTAL** SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which None the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF DOCKET NUMBER STATUS OR DISPOSITION GOVERNMENTAL UNIT

### Case 09-45382 Doc 1 Filed 11/30/09 Entered 11/30/09 16:56:45 Desc Main Document Page 32 of 43

#### 18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN ADDRESS

BEGINNING AND NATURE OF BUSINESS ENDING DATES

6

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

NAME ADDRESS

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date November 25, 2009

Signature /s/ Mary Washington

Mary Washington

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Debtor

/

Case 09-45382 Doc 1 Filed 11/30/09 Entered 11/30/09 16:56:45 Desc Main Document Page 34 of 43

B8 (Form 8) (12/08)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Mary Washington		Case No.	
		Debtor(s)	Chapter	7

### CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

**PART A -** Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

	• /
Property No. 1	
Creditor's Name: Bank Of America Home Loans	Describe Property Securing Debt: 212 South 22nd Avenue, Bellwood IL -Two Flat/Residence
Property will be (check one):	
☐ Surrendered ■ Retained	
If retaining the property, I intend to (check at least one):  ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain ☐ U.S.C. § 522(f)). ☐ Debtor will retain collateral and continue to the continue to	o make regular payments (for example, avoid lien using 11
Property is (check one):	
■ Claimed as Exempt	☐ Not claimed as exempt
Property No. 2	
Creditor's Name: Bank Of America Home Loans	Describe Property Securing Debt: 212 South 22nd Avenue, Bellwood IL -Two Flat/Residence
Property will be (check one):	
☐ Surrendered ■ Retained	
If retaining the property, I intend to (check at least one):  ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain ☐ Debtor will retain collateral and continue to U.S.C. § 522(f)).	o make regular payments (for example, avoid lien using 11
Property is (check one):	
■ Claimed as Exempt	☐ Not claimed as exempt

## Case 09-45382 Doc 1 Filed 11/30/09 Entered 11/30/09 16:56:45 Desc Main Document Page 35 of 43

B8 (Form 8) (12/08)		Page 2
Property No. 3		
Creditor's Name: Bank Of America Home Loans		Describe Property Securing Debt: 2417 South 19th Ave, Broadview, IL - Single Family Residence
Property will be (check one):		,
■ Surrendered	☐ Retained	
If retaining the property, I intend to (che ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		oid lien using 11 U.S.C. § 522(f)).
Property is (check one):		
☐ Claimed as Exempt		■ Not claimed as exempt
December No. 4		1
Property No. 4		
Creditor's Name: Ford Motor Credit		Describe Property Securing Debt: 2005 Ford Focus (Joint with Daughter)
Property will be (check one):		
☐ Surrendered	■ Retained	
If retaining the property, I intend to (che  ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain ☐ U.S.C. § 522(f)).		o make regular payments (for example, avoid lien using 11
Property is (check one):		
■ Claimed as Exempt		☐ Not claimed as exempt
		1
Property No. 5		
Creditor's Name: Franklin Credit		Describe Property Securing Debt: 2417 South 19th Ave, Broadview, IL - Single Family Residence
Property will be (check one):		
■ Surrendered	☐ Retained	
If retaining the property, I intend to (che ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain	,	oid lien using 11 U.S.C. § 522(f)).
Property is (check one):		
☐ Claimed as Exempt		■ Not claimed as exempt

# Case 09-45382 Doc 1 Filed 11/30/09 Entered 11/30/09 16:56:45 Desc Main Document Page 36 of 43

B8 (Form 8) (12/08)		_	Page 3
Property No. 6			
Creditor's Name: Overland Bond & Investment Corporat		<b>Describe Property S</b> 2005 Grand Prix	ecuring Debt:
Property will be (check one): ☐ Surrendered	■ Retained	1	
If retaining the property, I intend to (check at ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain ☐ Debtor will retain col U.S.C. § 522(f)).		to make regular paymer	nts (for example, avoid lien using 11
Property is (check one):  □ Claimed as Exempt		■ Not claimed as exe	amnt
🗅 Claimed as Exempt		■ Not claimed as exe	empt
Property No. 7		7	
Creditor's Name: Value City Furniture		Describe Property S Couch and Dining Ro	
Property will be (check one):  ☐ Surrendered	■ Retained		
If retaining the property, I intend to (check at ☐ Redeem the property	t least one):		
■ Reaffirm the debt □ Other. Explain	(for example, av	oid lien using 11 U.S.C	. § 522(f)).
Property is (check one):			
■ Claimed as Exempt	☐ Not claimed as exempt		
PART B - Personal property subject to unexp Attach additional pages if necessary.)	pired leases. (All three	e columns of Part B mu	st be completed for each unexpired lease.
Property No. 1			
Lessor's Name: -NONE-	Describe Leased Pr	operty:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ YES ☐ NO
I declare under penalty of perjury that the personal property subject to an unexpired		intention as to any pr	operty of my estate securing a debt and/or
Date November 25, 2009	Signature	/s/ Mary Washington Mary Washington Debtor	

Case 09-45382 Doc 1 Filed 11/30/09 Entered 11/30/09 16:56:45 Desc Main Document Page 37 of 43

### **United States Bankruptcy Court** Northern District of Illinois

In r	re Mary Washington		Case No.	
		Debtor(s)	Chapter	7
	DISCLOSURE OF COMPENSATION	N OF ATTORN	NEY FOR DE	EBTOR(S)
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b) compensation paid to me within one year before the filing of the per be rendered on behalf of the debtor(s) in contemplation of or in contemplation.	etition in bankruptcy, o	or agreed to be pai	id to me, for services rendered or to
	For legal services, I have agreed to accept		\$	1,500.00
	Prior to the filing of this statement I have received		\$	867.00
	Balance Due		\$	633.00
2.	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
3.	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
4.	■ I have not agreed to share the above-disclosed compensation wi	th any other person un	lless they are mem	bers and associates of my law firm.
	☐ I have agreed to share the above-disclosed compensation with a copy of the agreement, together with a list of the names of the p			
5.	In return for the above-disclosed fee, I have agreed to render legal s	ervice for all aspects of	of the bankruptcy of	case, including:
	<ul> <li>a. Analysis of the debtor's financial situation, and rendering advice</li> <li>b. Preparation and filing of any petition, schedules, statement of af</li> <li>c. Representation of the debtor at the meeting of creditors and conf</li> <li>d. [Other provisions as needed]         Negotiating, preparing and filing reaffirmation and recompositions and applications as needed including motion     </li> </ul>	fairs and plan which m irmation hearing, and demption agreement	ay be required; any adjourned hea s with secured c	urings thereof;
6.	By agreement with the debtor(s), the above-disclosed fee does not in Representation of debtor(s) in any motion to dismiss other adversary proceeding. Services rendered after	for abuse, discharga	ability actions, ob	
	CERTIF	TICATION		
this	I certify that the foregoing is a complete statement of any agreement bankruptcy proceeding.	or arrangement for pa	syment to me for re	epresentation of the debtor(s) in
Date		s/ Gregory K. Stern		
		Gregory K. Stern 618 Gregory K. Stern, P.	83380 C	
	•	53 West Jackson Bo		
		Suite 1442 Chicago, IL 60604		
		(312) 427-1558 Fax	c: (312) 427-1289	9

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

### NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

**B 201** (12/08) Page 2

over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### **Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Gregory K. Stern 6183380	X /s/ Gregory K. Stern	November 25, 2009
Printed Name of Attorney	Signature of Attorney	Date
Address:		
53 West Jackson Boulevard		
Suite 1442		
Chicago, IL 60604		
(312) 427-1558		
Certific	cate of Debtor	
I (We), the debtor(s), affirm that I (we) have received a	and read this notice.	
Mary Washington	X /s/ Mary Washington	November 25, 2009
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
· · · · · · · · · · · · · · · · · · ·	Signature of Joint Debtor (if any)	Date

Case 09-45382 Doc 1 Filed 11/30/09 Entered 11/30/09 16:56:45 Desc Main Document Page 40 of 43

## **United States Bankruptcy Court Northern District of Illinois**

		Not then District of Infinois		
In re	Mary Washington		Case No.	
		Debtor(s)	Chapter 7	
	VEF	RIFICATION OF CREDITOR N	MATRIX	
		Number o	f Creditors:	24
	The above-named Debtor(s) l (our) knowledge.	hereby verifies that the list of cred	itors is true and correct to	the best of my
Date:	November 25, 2009	/s/ Mary Washington  Mary Washington		

ADT Security Services 1600 Oakbrook Drive Suite 540 Norcross, GA 30093

Advanced Medical Imaging Center 111 North Wabash Suite 620 Chicago, IL 60602

Associated Credit Services, Inc. 105B South Street P.O. Box 9100 Hopkinton, MA 01748-9100

AT&T P.O. Box 27-866 Kansas City, MO 64184-0866

Bank Of America Home Loans P.O. Box 5170 Simi Valley, CA 93093-5170

Bank Of America Home Loans 7105 Corporate Drive Plano, TX 75024

Capital One P.O. Box 30285 Salt Lake City, UT 84130-0285

Charter One Bank 1 Citizens Drive Riverside, RI 02915

Dell Financial Services P.O. Box 81577 Austin, TX 78708-1577

Enhanced Recovery Corporation 8014 Bayberry Road Jacksonville, FL 32256-7412

Ford Motor Credit P.O. Box 790093 Saint Louis, MO 63179

Franklin Credit 101 Hudson Street 25th Floor Jersey City, NJ 07302

Harris N.A. 3800 Golf Road Suite 300 Rolling Meadows, IL 60008

Home Depot Credit Services P.O. Box 689100 Des Moines, IA 50368-9100

HSBC Retail Services - Best Buy P.O. Box 17298
Baltimore, MD 21297-1298

HSBC Retail Services - David's Bridal P.O. Box 17602 Baltimore, MD 21297-1602

Kohl's P.O. Box 3043 Milwaukee, WI 53201-3043

Overland Bond & Investment Corporat 4701 West Fullerton Chicago, IL 60639

Radiology Consultants, Ltd. 1730 Park Street Suite 101 Naperville, IL 60563

Riley Heating & CoolingCo. c/o Creditor's Alliance P.O. Box 1288 Bloomington, IL 61702 Tate & Kirlin Associates 2810 Southampton Road Philadelphia, PA 19154

The Payday Loan Store of Illinois 1900 East Roosevelt Road Broadview, IL 60155

Value City Furniture P.O. Box 182273 Columbus, OH 43218-2273

Wells Fargo Financial Bank 3201 North 4th Avenue Sioux Falls, SD 57104-0700